Case 05-71657 Doc 1 Filed 04/07/05 Entered 04/07/05 15:42:27 Desc Main

Page 1 of 26 Document (Official Form 1) (12/03) FORM B1 **United States Bankruptcy Court Voluntary Petition** Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Crider, Johnny M Crider, Diana L All Other Names used by the Debtor in the last 6 years All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): (include married, maiden, and trade names): AKA John M Crider Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): (if more than one, state all): xxx-xx-3988 xxx-xx-2201 Street Address of Debtor (No. & Street, City, State & Zip Code): Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 2309 Nevada Circle 2309 Nevada Circle Rockford, IL 61108 Rockford, IL 61108 County of Residence or of the County of Residence or of the Winnebago Winnebago Principal Place of Business: Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): same same Location of Principal Assets of Business Debtor (if different from street address above): Information Regarding the Debtor (Check the Applicable Boxes) **Venue** (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Type of Debtor (Check all boxes that apply) Chapter or Section of Bankruptcy Code Under Which Individual(s) the Petition is Filed (Check one box) ☐ Railroad ☐ Stockbroker Chapter 11 ☐ Corporation ☐ Chapter 7 Chapter 13 ☐ Commodity Broker ☐ Chapter 12 ☐ Partnership Chapter 9 ☐ Clearing Bank ☐ Sec. 304 - Case ancillary to foreign proceeding Other Nature of Debts (Check one box) Filing Fee (Check one box) ■ Business ☐ Full Filing Fee attached Consumer/Non-Business Filing Fee to be paid in installments (Applicable to individuals only.) **Chapter 11 Small Business** (Check all boxes that apply) Must attach signed application for the court's consideration ☐ Debtor is a small business as defined in 11 U.S.C. § 101 certifying that the debtor is unable to pay fee except in installments. ☐ Debtor is and elects to be considered a small business under Rule 1006(b). See Official Form No. 3. 11 U.S.C. § 1121(e) (Optional) Statistical/Administrative Information (Estimates only) THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 200-999 1-15 16-49 50-99 100-199 1000-over П Estimated Assets \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 to \$50,000,001 to More than \$0 to \$50,000 \$100,000 \$1 million \$10 million \$50 million \$100 million \$100 million \$500,000 П

\$1,000,001 to

\$10 million

\$10,000,001 to

\$50 million

\$50,000,001 to

\$100 million

More than

\$100 million

Estimated Debts

\$50.001 to

\$100,000

\$100.001 to

\$500,000

\$500.001 to

\$1 million

\$0 to

\$50,000

(Official Form (Cases)05-71657 Doc 1 Filed 04/07/05	Entered 04/07/05 15:42	:27 Desc Main	
Voluntary Petition (This page must be completed and filed in every case)	N age 2ിത് r 26 Crider, Johnny M Crider, Diana L	FORM B1, Page 2	
Prior Bankruptcy Case Filed Within Last 6	· · · · · · · · · · · · · · · · · · ·	:1 -1A	
Location Where Filed: - None -	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	one, attach additional sheet)	
Name of Debtor: - None -	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Signa	atures		
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand	(To be completed if debtor is require	-	
the relief available under each such chapter, and choose to proceed under chapter 7.	Ex	hibit B	
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X /s/ Johnny M Crider Signature of Debtor Johnny M Crider		nat [he or she] may proceed under (nited States Code, and have	
X /s/ Diana L Crider	X /s/ WILLIAM L. BALSLEY		
Signature of Joint Debtor Diana L Crider	Signature of Attorney for Debto WILLIAM L. BALSLEY		
Telephone Number (If not represented by attorney)	Exl Does the debtor own or have posses a threat of imminent and identifiable safety?	hibit C sion of any property that poses harm to public health or	
Date	Yes, and Exhibit C is attached	and made a part of this petition.	
Signature of Attorney X /s/ WILLIAM L. BALSLEY	■ No		
Signature of Attorney for Debtor(s) WILLIAM L. BALSLEY Printed Name of Attorney for Debtor(s) Balsley & Dahlberg, LLP	Signature of Non-Att I certify that I am a bankruptcy petit § 110, that I prepared this document provided the debtor with a copy of the	for compensation, and that I have	
Firm Name 5130 North Second Street	Printed Name of Bankruptcy Pe	tition Preparer	
Loves Park, IL 61111 Address Email: www.balsleylawoffice.com	Social Security Number (Require	red by 11 U.S.C.§ 110(c).)	
(815) 877-2593 Fax: (815) 877-7965			
Telephone Number	Address		
Date	Names and Social Security num prepared or assisted in preparing	bers of all other individuals who g this document:	
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	If more than are	d this document office by 1977.	
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	sheets conforming to the approp	d this document, attach additional oriate official form for each person.	
X	Signature of Bankruptcy Petition	<u> </u>	
Signature of Authorized Individual	Signature of Bankruptcy Petitio	n Preparer	
Printed Name of Authorized Individual	Date		
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11		
Date	U.S.C. § 110; 18 U.S.C. § 156.		

Case 05-71657 Doc 1 Filed 04/07/05 Entered 04/07/05 15:42:27 Desc Main Document Page 3 of 26

United States Bankruptcy Court Northern District of Illinois

In re	Johnny M Crider,		Case No.		
	Diana L Crider				
_		Debtors	Chapter	13	_

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AM	OUNTS SCHEDULED	
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	70,000.00		
B - Personal Property	Yes	3	3,150.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		99,100.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		43,438.50	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,250.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,940.00
Total Number of Sheets of ALL So	chedules	15			
	T	otal Assets	73,150.00		
			Total Liabilities	142,538.50	

Case 05-71657 Doc 1 Filed 04/07/05 Entered 04/07/05 15:42:27 Desc Main Document Page 4 of 26

In re	Johnny M Crider,	Case No.
	Diana L Crider	

Debtors SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Real estate located at: 2309 Nevada Circle Rockford IL	Fee simple	J	70,000.00	99,100.00

Sub-Total > 70,000.00 (Total of this page)

Total > 70,000.00

(Report also on Summary of Schedules)

Case 05-71657 Doc 1 Filed 04/07/05 Entered 04/07/05 15:42:27 Desc Main Document Page 5 of 26

In re	Johnny M Crider,	Case No.
	Diana L Crider	

Debtors

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

	Type of Property	N O N Description and Location of Proper E	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	Χ		
2.	Checking, savings or other financial	Amcore Bank/ checking	J	25.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	US Bank/ checking	J	25.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misc. household goods and furnishings	J	2,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Clothing and personal items	J	500.00
7.	Furs and jewelry.	X		
8.	Firearms and sports, photographic, and other hobby equipment.	X		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Life Insurance Policies- no cash value	J	0.00
			Sub-Tota (Total of this page)	al > 2,550.00

² continuation sheets attached to the Schedule of Personal Property

Case 05-71657 Doc 1 Filed 04/07/05 Entered 04/07/05 15:42:27 Desc Main Document Page 6 of 26

In re	Johnny M Crider,	Case No.
	Diana L Crider	

Debtors SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

		(Continuation Sheet)		
Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	Х			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	Х			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > 0.00 (Total of this page)

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

Case 05-71657 Doc 1 Filed 04/07/05 Entered 04/07/05 15:42:27 Desc Main Document Page 7 of 26

In re	Johnny M Crider,	Case No.
	Diana L Crider	

Debtors

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
	Patents, copyrights, and other intellectual property. Give particulars.	X			
	Licenses, franchises, and other general intangibles. Give particulars.	X			
23.	Automobiles, trucks, trailers, and other vehicles and accessories.		hevrolet Beretta ontiac Bonneville	J	400.00 200.00
24.	Boats, motors, and accessories.	X			
25.	Aircraft and accessories.	X			
	Office equipment, furnishings, and supplies.	Х			
	Machinery, fixtures, equipment, and supplies used in business.	X			
28.	Inventory.	X			
29.	Animals.	X			
30.	Crops - growing or harvested. Give particulars.	X			
	Farming equipment and implements.	X			
32.	Farm supplies, chemicals, and feed.	Χ			
33.	Other personal property of any kind not already listed.	X			

| Sub-Total > 600.00 (Total of this page) | Total > 3,150.00

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 05-71657 Doc 1 Filed 04/07/05 Entered 04/07/05 15:42:27 Desc Main Document Page 8 of 26

In re	Johnny M Crider,	Case No.
	Diana I Crider	

Debtors

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: [Check one box]

☐ 11 U.S.C. §522(b)(1): ☐ 11 U.S.C. §522(b)(2): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states. Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Real Property Real estate located at: 2309 Nevada Circle Rockford IL	735 ILCS 5/12-901	15,000.00	70,000.00
Household Goods and Furnishings Misc. household goods and furnishings	735 ILCS 5/12-1001(b)	2,000.00	2,000.00
Wearing Apparel Clothing and personal items	735 ILCS 5/12-1001(a)	500.00	500.00
Automobiles, Trucks, Trailers, and Other Vehicles 1992 Chevrolet Beretta	735 ILCS 5/12-1001(c)	400.00	400.00

Case 05-71657 Doc 1 Filed 04/07/05 Entered 04/07/05 15:42:27 Desc Main Page 9 of 26 Document

Form B6D (12/03)

In re	Johnny M Crider,	Case No.
	Diana L Crider	

Debtors

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in more than one of these three

columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

			ig secured claims to report on this schedule D.	_	_			
CDEDITODIS NAME	С	Hu	sband, Wife, Joint, or Community	C	U N	D	AMOUNT OF	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	O N H L N G III N	N L I QU I D A T E D	U T E	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No. 0981093118360			second mortage on real estate	T	E			
AMERICAN GENERAL FINANCE 4010 E. State Street Suite 101B Rockford, IL 61108		J	Value \$ 0.00		D		12,000.00	0.00
Account No. 92200039	t	T	mortgage on real estate			П	,	
HOMEQ SERVICING CORPORATION P.O. Box 13716 Sacramento, CA 95853-3716		J						
	L		Value \$ 70,000.00			Ц	48,500.00	0.00
Account No.	1		lien on real estate					
INTERNAL REVENUE SERVICE 230 S. Dearborn Mail Stop 5010 CHI Chicago, IL 60604		J	Value \$ 0.00				32,600.00	29,100.00
Account No.			real estate taxes for 2003 & 2004					
WINNEBAGO COUNTY CLERK Administration Building 404 Elm Street, Room 101 Rockford, IL 61101		J						
			Value \$ 0.00	_		Ц	6,000.00	0.00
continuation sheets attached		Subtotal (Total of this page) 99,100.00						
	Total (Report on Summary of Schedules) 99,100.00							

Case 05-71657 Doc 1 Filed 04/07/05 Entered 04/07/05 15:42:27 Desc Main Page 10 of 26 Document

Form B6E (04/04)

In re	Johnny M Crider,	Case No.
	Diana L Crider	

Debtors SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2). ☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ Deposits by individuals

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).

☐ Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Ω	continuation	cheete	attache

Case 05-71657 Doc 1 Filed 04/07/05 Entered 04/07/05 15:42:27 Desc Main Document Page 11 of 26

Form B6F (12/03)

In re	Johnny M Crider,		Case No.	
	Diana L Crider			
		Debtors	,	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	Ç	Н	usband, Wife, Joint, or Community	C	U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H	DATE CLAIM WAS INCURRED AND	C N T I N G E N	L QU	Ī	AMOUNT OF CLAIM
Account No. 3715-789037-41003			misc. charges	T			
AMERICAN EXPRESS P.O. Box 7863 Ft. Lauderdale, FL 33329		J			D		3,498.65
Account No. 411727175610451	\dashv		loan		\dagger	+	,
BENEFICIAL ILLINOIS, INC. 5416 East State Street College Centre Rockford, IL 61108		J					8,012.60
Account No. 5291-0718-7712-8346	\dashv	T	misc. charges	\dashv	t	+	
CAPITAL ONE P.O. Box 85015 Richmond, VA 23285-5015		J					201.40
Account No. 2560443005	\dashv	┡	utilities		╀	╀	321.10
COMMONWEALTH EDISON COMPANY Attention: Credit Department 2100 Swift Drive Oak Brook, IL 60523		J	uniues				307.36
_3 continuation sheets attached			(Total	Sub of this			12,139.71

Case 05-71657 Doc 1 Filed 04/07/05 Entered 04/07/05 15:42:27 Desc Main Document Page 12 of 26

Form B6F - Cont. (12/03)

In re	Johnny M Crider,	Case No.
	Diana L Crider	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	1	1	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		10	Ь	i
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	C H H	DATE CLAIM WAS INCURRED AND		ONL - QU - DATED	DISPUTED	AMOUNT OF CLAIM
Account No.	1		collection for misc. accounts		T E D		
CREDITORS' PROTECTION SERVICE 202 W. State St, 3rd Floor P.O. Box 4115 Rockford, IL 61110		J					1,478.00
Account No.	t	T	misc. charges		t	t	
GREAT BIBLE ADVENTURES P.O. Box 25696 Lehigh Valley, PA 18002		J					82.10
Account No.	╁	t	misc. charges for the following accounts:	$^{+}$	t	+	
HOUSEHOLD CREDIT SERVICES P.O. Box 80084 Salinas, CA 93912-0084		J	#5408010022505594 and #5488975025585277				2,959.78
Account No.	t	t	collection for misc. accounts	$^{+}$	+	+	
MUTUAL MANAGEMENT SERVICES 401 E. State St., 2nd Floor P.O. Box 4777 Rockford, IL 61110		J					1,535.59
Account No. 8-23-01-1263	t	t	utilities	+	+	+	
NICOR GAS COMPANY P.O. Box 549 Aurora, IL 60507		J					526.78
Sheet no. 1 of 3 sheets attached to Schedule of	_	_		Sub	otota	al	2.522.25
Creditors Holding Unsecured Nonpriority Claims			(Total o	this	pa	ge)	6,582.25

Case 05-71657 Doc 1 Filed 04/07/05 Entered 04/07/05 15:42:27 Desc Main Document Page 13 of 26

Form B6F - Cont. (12/03)

In re	Johnny M Crider,	Case No.
	Diana L Crider	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

					—		
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Hu H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTLNG	DZLLQDL	ΙE	AMOUNT OF CLAIM
Account No. 5440-4550-1100-6536	R	ľ	misc. charges	N G E N T	D A T E D	D	
ORCHARD BANK P.O. Box 80084 Salinas, CA 93912-0084		J			D		2,610.93
Account No.	T	T	loan	+	H	T	
PAUL BEALL 5500 Guilford Road Rockford, IL 61107		J					10,000.00
Account No.	t	t	misc. charges	+	H	t	
READER'S DIGEST P.O. Box 8010 Prescott, AZ 86304-8010		J					44.97
Account No.	┢	+	medical	+	┝	+	
ROCKFORD SURGICAL SERVICE, S.C. 5668 E. State Street Rockford, IL 61108		J					2,384.00
Account No.	T	T	medical	T	T	T	
SWEDISH AMERICAN HOSPITAL 1401 Charles Street P.O. Box 4448 Rockford, IL 61110-0948		J					8,061.76
Sheet no. 2 of 3 sheets attached to Schedule of	_	_		Sub	tota	ıl	23,101.66
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	paş	ge)	25,101.00

Case 05-71657 Doc 1 Filed 04/07/05 Entered 04/07/05 15:42:27 Desc Main Document Page 14 of 26

Form B6F - Cont. (12/03)

In re	Johnny M Crider,	Case No.
	Diana L Crider	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	С	ш.,	sband, Wife, Joint, or Community	С	u	D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	L	S P	AMOUNT OF CLAIM
Account No.			medical	Т	T E		
SWEDISH AMERICAN MEDICAL GROUP 2550 Charles Street P.O. Box 1567 Rockford, IL 61110-0067		J			D		248.00
Account No.			misc. charges				
TOP SECRET ADVENTURES P.O. Box 5208 Clifton, NJ 07015-5208		J					
							34.88
Account No. 6045278			loan		Г	Γ	
WELLS FARGO FINANCIAL 4920 East State Street Rockford, IL 61108-2272		J					
							1,332.00
Account No.							
Account No.	Г					Γ	
Sheet no. 3 of 3 sheets attached to Schedule of				Sub			1,614.88
Creditors Holding Unsecured Nonpriority Claims			(Total of				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
			(Report on Summary of S		Γota dule		43,438.50

Case 05-71657 Doc 1 Filed 04/07/05 Entered 04/07/05 15:42:27 Desc Main Document Page 15 of 26

In re	Johnny M Crider,	Case No.
	Diana L Crider	

Debtors

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

⁰ continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

Case 05-71657 Doc 1 Filed 04/07/05 Entered 04/07/05 15:42:27 Desc Main Document Page 16 of 26

In re	Johnny M Crider, Diana L Crider		Case No
_		Debtors SCHEDULE H. CODEBTORS	

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

⁰ continuation sheets attached to Schedule of Codebtors

ntered 04/07/05 15:42:27 Desc Main

	Case 05-71057	DOC T	FIIEU 04/07/05	Entered 04/07/0
Form B6I (12/03)			Document	Page 17 of 26

	Johnny M Crider	
In re	Diana L Crider	Case No.
	Debto	or(s)

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether

	unless the spouses are separated and a joint petition is not file				
Debtor's Marital Status:	DEPENDENTS OF DEB	ΓOR AND S	POUSE		
	RELATIONSHIP	AGE			
Married					
Married					
EMPLOYMENT	DEBTOR		SPOUSE		
Occupation	accountant				
Name of Employer	BANNER TOOL	NOT EMP	LOYMENT		
How long employed	4 yrs.				
Address of Employer					
	Rockford, IL				
INCOME: (Estimate of aver		. —	DEBTOR	-	SPOUSE
	s, salary, and commissions (pro rate if not paid monthly)	\$ _	1,425.00	\$	0.00
Estimated monthly overtime		\$	0.00	\$	0.00
SUBTOTAL		\$	1,425.00	\$	0.00
	HICTRONIC			`	
LESS PAYROLL DED		¢.	125.00	¢	0.00
a. Payroll taxes and socb. Insurance	nai security	, —	125.00	» —	0.00
c. Union dues		ф —	0.00	• —	0.00
d. Other (Specify)		ф —	0.00	φ —	0.00
d. Other (Specify)		φ —	0.00	φ	0.00
-		Ψ <u></u>	0.00	Φ	0.00
SUBTOTAL OF PAYR	OLL DEDUCTIONS	\$	125.00	\$	0.00
TOTAL NET MONTHLY T	CAKE HOME PAY	\$	1,300.00	\$	0.00
Regular income from operati	ion of business or profession or farm (attach detailed statemen	t) \$	0.00	\$	0.00
Income from real property	· · · · · · · · · · · · · · · · · · ·	\$	0.00	\$	0.00
Interest and dividends		\$	0.00	\$	0.00
	pport payments payable to the debtor for the debtor's use or the	at of			
dependents listed above		\$	0.00	\$	0.00
Social security or other gove	ernment assistance				
(Specify)		\$ <u> </u>	0.00	\$	0.00
	_	\$	0.00	\$	0.00
Pension or retirement income	e	\$	0.00	\$	0.00
Other monthly income					
(Specify) Contribution	ons to living expenses from daughter	\$ _	950.00	\$	0.00
		\$	0.00	\$	0.00
TOTAL MONTHLY INCOM	ME	\$	2,250.00	\$	0.00
TOTAL COMBINED MON	THLY INCOME \$ 2,250.00	(Rer	ort also on Sumn	narv of S	Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

Case 05-71657 Doc 1 Filed 04/07/05 Entered 04/07/05 15:42:27 Desc Main Document Page 18 of 26

	Johnny M Crider			
In re	Diana L Crider		Case No.	
		Debtor(s)		

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's far weekly, quarterly, semi-annually, or annually to show monthly rate.	nily. Pro rate any j	payments made b
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separate sched	lule of
Rent or home mortgage payment (include lot rented for mobile home)	\$	780.00
Are real estate taxes included? Yes No _X	Ψ	
Is property insurance included? Yes No X		
Utilities: Electricity and heating fuel	\$	160.00
Water and sewer	φ	35.00
Telephone	\$ 	55.00
Other other	\$	50.00
Home maintenance (repairs and upkeep)	—	0.00
Food	\$ 	325.00
Clothing	\$ 	40.00
Laundry and dry cleaning	\$	25.00
Medical and dental expenses	\$ 	100.00
Transportation (not including car payments)	φ	100.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	15.00
Charitable contributions	\$ 	0.00
Insurance (not deducted from wages or included in home mortgage payments)	Ψ	0.00
Homeowner's or renter's	\$	0.00
Life	φ	0.00
Health	φ	0.00
Auto	φ	35.00
Other	φ	0.00
Taxes (not deducted from wages or included in home mortgage payments)	φ	0.00
(Specify) real estate taxes	¢	220.00
		220.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)	Ф	0.00
Auto	\$	
Other		0.00
Other		0.00
Other	\$	0.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other	\$	0.00
Other	\$	0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	1,940.00
[FOR CHAPTER 12 AND 13 DEBTORS ONLY] Provide the information requested below, including whether plan payments are to be made bi-weekly, mo regular interval.	onthly, annually, or	
A. Total projected monthly income	\$	2,250.00
B. Total projected monthly expenses	\$	1,940.00
C. Excess income (A minus B)	\$	310.00
D. Total amount to be paid into plan each Monthly	\$	310.00
(interval)		

Case 05-71657 Doc 1 Filed 04/07/05 Entered 04/07/05 15:42:27 Desc Main Document Page 19 of 26

United States Bankruptcy CourtNorthern District of Illinois

	Johnny M Crider			
In re	Diana L Crider		Case No.	
		Debtor(s)	Chapter	13
			-	

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

		ad the foregoing summary and schedules, consisting of ad that they are true and correct to the best of my
Date _	Signature	/s/ Johnny M Crider Johnny M Crider Debtor
Date _	 Signature	/s/ Diana L Crider Diana L Crider Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 05-71657 Doc 1 Filed 04/07/05 Entered 04/07/05 15:42:27 Desc Main Document Page 20 of 26

Form 7 (12/03)

United States Bankruptcy Court Northern District of Illinois

	Johnny M Crider			
In re	Diana L Crider		Case No.	
		Debtor(s)	Chapter	13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

AMOUNT

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\$4,500.00	Husband-2005
\$12,000.00	2004
\$20,000.00	2003
\$0.00	Wife-2005
\$0.00	2004
\$0.00	2003

COLIDGE (C

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$950.00 Adult daughter resides with debtor's and contributes to household expenses monthly.

\$0.00 Husband received unemployment benefits in 2004.

3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR AMOUNT PAID OWING **PAYMENTS**

None b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who

are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR DATE OF PAYMENT AMOUNT PAID **OWING**

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

DESCRIPTION AND VALUE OF BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE. TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY**

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT OF CUSTODIAN CASE TITLE & NUMBER DATE OF ORDER

DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION **RELATIONSHIP TO** DEBTOR, IF ANY

DESCRIPTION AND DATE OF GIFT

VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

4

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF **ENVIRONMENTAL** DATE OF SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

ENVIRONMENTAL NAME AND ADDRESS OF DATE OF SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18 . Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

BEGINNING AND ENDING TAXPAYER I.D. NO. (EIN) **ADDRESS** NATURE OF BUSINESS DATES

NAME

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.						
Date	Signature	/s/ Johnny M Crider Johnny M Crider Debtor				
Date	Signature	/s/ Diana L Crider Diana L Crider Joint Debtor				

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 05-71657 Doc 1 Filed 04/07/05 Entered 04/07/05 15:42:27 Desc Main Document Page 26 of 26 United States Bankruptcy Court Northern District of Illinois

	Johnny M Crider			
In re	Diana L Crider		Case No.	
		Debtor(s)	Chapter	13

	DISCLOSURE OF COMPENSATION OF A	ATTORNEY FOR	DEBTOR(S)			
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify compensation paid to me within one year before the filing of the petition in be rendered on behalf of the debtor(s) in contemplation of or in connection with	ankruptcy, or agreed to be	e paid to me, for services rendered or to			
	For legal services, I have agreed to accept	\$	2,700.00			
	Prior to the filing of this statement I have received		0.00			
	Balance Due		2,700.00			
2.	\$30.00 of the filing fee has been paid.					
3.	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
4.	The source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
5.	■ I have not agreed to share the above-disclosed compensation with any other	er person unless they are	members and associates of my law firm			
	☐ I have agreed to share the above-disclosed compensation with a person o copy of the agreement, together with a list of the names of the people share					
6.	In return for the above-disclosed fee, I have agreed to render legal service for a. Analysis of the debtor's financial situation, and rendering advice to the debtor. Preparation and filing of any petition, schedules, statement of affairs and pc. Representation of the debtor at the meeting of creditors and confirmation hd. [Other provisions as needed] Negotiations with secured creditors to reduce to market values agreements and applications as needed; preparation and filing of liens on household goods.	otor in determining whether lan which may be require nearing, and any adjourned recomplian planning; p	er to file a petition in bankruptcy; d; I hearings thereof; reparation and filing of reaffirmation			
7.	By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.					
	CERTIFICATION	V				
this	I certify that the foregoing is a complete statement of any agreement or arran is bankruptcy proceeding.	gement for payment to n	ne for representation of the debtor(s) in			
Da	ated: /s/ WILLIA	AM L. BALSLEY				
	WILLIAM	L. BALSLEY				
		Dahlberg, LLP h Second Street				
		rk, IL 61111				
	(815) 877-	-2593 Fax: (815) 877-7	7965			
<u> </u>	www.balsi	leylawoffice.com				